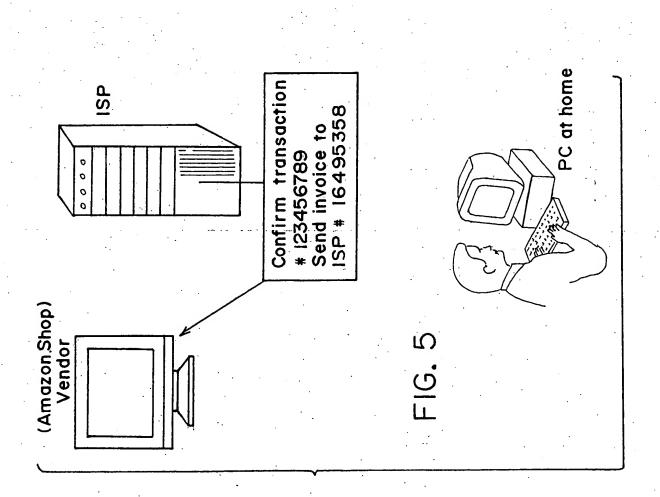


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#### JSER PC

- Online User goes to website of Vendor using Web Browser Program and selects merchandise to purchase.
- 3. User selects AA option for AA and activates script which searches users PC for installed AA software
- 4. "Do you want form filed with info from Wallet?"

Yes-Information(UID,Name,billing and shipping address,ISP-ID) extracted from Wallet and filled into form sent to vendor/vendor. Onhandler script tells Wallet to execute Pay command. This returns random number to script and starts thread that waits for event from network.

7. If handshake was positive, then wallet displays confirmation page with transaction info received by Toolbox from vendor and user is required to confirm order by typing in current password (selected at installation or changed during maintenance) or to deny the order

### F16.6

# SP TOOLBOX

- 6. Toolbox activates server Wallet that contacts User PC Wallet. Toolbox validates user hardware ID, UID, and if validated it instructs Wallet to open new browser window having URL to page showing positive result of handshake.
- 8. Confirmation is received by Toolbox and then Toolbox sends gatepass response to vendor.

ISP SERVER

#### VENDOR

- Vendor offers User PC methods of payment.
- 5. Vendor receives form with info and adds info about cost of purchase, optionally adds merchandise info and sends it to the specific ISP Toolbox specified by ISP-ID from Wallet.
- 9. Receives gatepass and advises user that transaction has been approved.
- 10. Gatepass is then forwardedto a central clearinghouse server which receives gatepass and initiates payment to vendor. Gatepass can be provided with expiration time. Clearinghouse server can be ISP Server or fourth party server.

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#### **JSER PC**

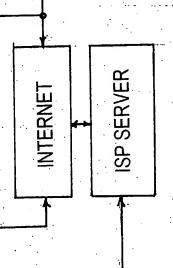
 Online User goes to website of Vendor using Web Browser Program and selects merchandise to purchase. 3. User selects AA option for making payment which activates script in BC which searches user's PC for installed AA software. User is asked "Do you want form filled with information from Wallet?". A "Yes" causes the information (UID, Name, billing and shipping address, ISP-ID) to be extracted from Wallet and filled into form and the form is sent to vendor/vendor. Onhandler script tells Wallet to execute Pat command. This returns random number to script and starts thread that waits for event from network.

6. If handshake was positive, then wallet displays confirmation page with transaction info received by Toolbox from vendor and user is required to confirm order by typing in current password (selected at installation or changed during maintenance) or to deny the order.

# CREDITOR'S TOOLBOX

5. Toolbox receives request from vendor's server. Toolbox twice sends handshake and primer transmission to IP address provided by vendor server. Succesful confirmation results in Instructions to Wallet to open new browser window having URL to page showing positive reslut of handshake.

7.Confirmation is received by Toolbox and then Toolbox checks credit of user and sends gatepass response to vendor.



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#### VENDOR

2. Vendor server offers User PC methods of payment.

4. Vendor sends request including IP address of users computer and UID to toolbox server for confirming user computer's identity and for payment gatepass.

8. Receives gatepass and advises user that transaction has been approved. Gatepass is then forwarded to a central clearinghouse server which receives Gatepass ans initiates payment to vendor. Gatepass can be provided with expiration time. Clearinghous server can be ISP server or fourth party server.

#### JSER PC

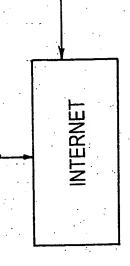
- Online User goes to website of Vendor using Web Browser Program and selects merchandise to purchase.
- 3. User selects secured system option for making payment which activates script in user computer which confirms PC fingerprint and puts PC into wait mode and sends UID to Vendor's server which activates script in Vendor's server.
- 6. If handshake was positive, then wallet displays confirmation page with transaction info received by Toolbox from vendor and user is required to confirm order by typing in current password (selected at installation or changed during maintenance) or to deny the order.

### ISP SERVER

# CREDITOR'S TOOLBOX

5. Toolbox receives request from vendor's server. Toolbox twice sends handshake and primer identification numbers transmission to IP address provided by server. If correct, Gatekeeper gives Toolbox access to waiting thread and Wallet. Toolbox confirms digital fingerprint, and if validated, instructs Wallet to open new browser window and show Confirmation Request Page to user.

7.Confirmation is received by Toolbox and then Toolbox sends gatepass response to vendor.



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## FIG. 8

#### VENDOR

- Vendor offers User PC methods of payment.
- 4. Vendor receives UID and sends request including UID, IP address and transaction information to toolbox server to confirm user computer's identity and to get gatepass for getting paid from creditor payment.
- 8. Receives gatepass and advises user that transaction has been approved.
- 9. Gatepass is then forwarded to a central clearinghouse server which receives Gatepass and initiates payment to vendor. Gatepass can be provided with expiration time. Clearinghouse server can be ISP server or fourth party server. Optionally, creditor server may initiate handshake and premier routine with toolbox server to confirm Gatepass